



Order Filed on January 24,
2019 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)
Joseph J. Reilly, Esq. JR7432
M. Cabrera & Associates, P.C.
2002 Route 17M, Suite 12
Goshen, New York 10924
Tel.: 845-531-5474
Fax: 845-2306645
Attorney for Debtor

In Re:

Fabricia DeMelo,

Debtor.

Chapter 13

Case No.: 18-11555

Hearing Date: January 23, 2019, at 10:00am

Judge: Honorable Stacey L. Meisel

Recommended Local Form: ☐ Followed x Modified

AUTHORIZE
ORDER TO ~~APPROVE~~ ~~APPROVE~~ LOAN MODIFICATION AGREEMENT BETWEEN
DEBTOR AND BAYVIEW LOAN SERVICING

The relief set forth on the following page is hereby **ORDERED**.

DATED: January 24, 2019

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.
Honorable Stacey L. Meisel
United States Bankruptcy Judge

THIS MATTER having been brought to the Court upon the motion of the Debtor Fabricia DeMelo (the “Debtor”) for an order pursuant to Fed. R. Bankr. P. 9019 and the requirements of Section X(A)(2) of the Court’s General Order setting forth the Loss Mitigation Program’s Procedures, to approve the loan modification agreement (the “Modification Agreement”), on the property described as 17 Oxford Street, Montclair, New Jersey between the Debtor and Bayview Loan Servicing (“Bayview”) with any subsequent successor or assigns which modifies the original loan and related mortgage referred therein; and there being due and sufficient notice of the Motion; and no objections to the requested relief; and after due deliberation, it appearing that the Modification Agreement is fair and reasonable and in the best interests of the Debtor and her estate; and good and sufficient cause appearing,

IT IS HEREBY ORDERED:

- (1) That the Motion is granted and the Debtor and Bayview are authorized to enter[^]as set forth herein,
into and perform the Modification Agreement;
- (2) Any Timely Proof of Claim filed by Bayview in the Debtor’s case is deemed
modified and governed by the terms of such Modification Agreement.
- (3) If the loan modification ^{authorized}~~approved~~ by the Court impacts on the provisions of the
~~XXXXXX~~
debtor’s Chapter 13 plan, a modified plan must be filed within 10 days of the
entry of the order approving the loan modification.
- (4) If the loan modification approved by the Court results in a material change in the
debtor’s expenses, the debtor shall file an amendment to the impacted schedules
reflecting income and expenses (Schedules I and J) within 10 days of the entry of
the order approving the loan modification.